

Information to identify the case:

Debtor 1	<u>Jacqueline Staton-Johnson</u>	Social Security number or ITIN	xxx-xx-7835
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	19-22576-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jacqueline Staton-Johnson
aka Jacqueline Staton, aka Jacqueline Johnson

9/11/23

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jacqueline Staton-Johnson
Debtor

Case No. 19-22576-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Sep 11, 2023

Form ID: 3180W

Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2023:

Recip ID	Recipient Name and Address
db	+ Jacqueline Staton-Johnson, 9 Cator Avenue, Jersey City, NJ 07305-4739
cr	+ Steward Financial Services, c/o Stark & Stark, 993 Lenox Drive, Lawrenceville, NJ 08648-2316
518320244	+ Barclays Bank c/o, Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
518320243	+ Barclays Bank c/o, Forster Garbus & Garbus, 500 Bi County Blvd., Ste. 350, Farmingdale, NY 11735-3996
518320250	+ Capital One / Saks F, 3455 Highway 80 W, Jackson, MS 39209-7202
518320272	+ MTGLQ Investors LP c/o, Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Ste. 900, Mount Laurel, NJ 08054-4318
518320275	+ Slomin's, 125 Louman Lane, Hicksville, NY 11801-6539
518320276	+ Slomin's Shield c/o, Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
518320278	+ State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269
518420095	+ Steward Financial Services, Attn: Jennifer D. Gould, Esq., Stark & Stark, P.C., P.O. Box 5315, Princeton, NJ 08543-5315

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 11 2023 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 11 2023 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Sep 11 2023 20:30:07	SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo, LLC, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
518320239	+ Email/Text: backoffice@affirm.com	Sep 11 2023 20:48:00	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
518320241	+ Email/Text: backoffice@affirm.com	Sep 11 2023 20:48:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
518320245	+ EDI: TSYS2	Sep 12 2023 00:21:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518320246	+ EDI: TSYS2	Sep 12 2023 00:21:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
518320248	EDI: CAPITALONE.COM	Sep 12 2023 00:21:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
518320247	+ EDI: CAPITALONE.COM	Sep 12 2023 00:21:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518320249	+ EDI: CAPITALONE.COM	Sep 12 2023 00:21:00	Capital One / Saks F, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518392330	+ EDI: AIS.COM	Sep 12 2023 00:21:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518444248	+ Email/Text: bncmail@w-legal.com		

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		Sep 11 2023 20:48:00	CarePoint Health - Physican CHMG, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518444289	+ Email/Text: bncmail@w-legal.com	Sep 11 2023 20:48:00	CarePoint Health - Physican GSHA, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518320252	+ EDI: WFNNB.COM	Sep 12 2023 00:21:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
518320251	+ EDI: WFNNB.COM	Sep 12 2023 00:21:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518320253	EDI: WFNNB.COM	Sep 12 2023 00:21:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
518320254	+ EDI: WFNNB.COM	Sep 12 2023 00:21:00	Comenitybank/New York, Po Box 182789, Columbus, OH 43218-2789
518320265	+ EDI: CITICORP.COM	Sep 12 2023 00:21:00	Deptartment Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518320266	+ EDI: CITICORP.COM	Sep 12 2023 00:21:00	Deptartment Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
518320255	+ Email/Text: electronicbkydocs@nelnet.net	Sep 11 2023 20:47:00	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
518320260	+ Email/Text: electronicbkydocs@nelnet.net	Sep 11 2023 20:47:00	Department of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
518320267	Email/Text: bankruptcycourts@equifax.com	Sep 11 2023 20:47:00	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
518320268	Email/Text: bankruptcycourts@equifax.com	Sep 11 2023 20:47:00	Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374
518320269	^ MEBN	Sep 11 2023 20:29:27	Experian, P.O. Box 2002, Allen, TX 75013-2002
518320270	^ MEBN	Sep 11 2023 20:29:20	Experian, P.O. Box 4500, Allen, TX 75013-1311
518320271	EDI: IRS.COM	Sep 12 2023 00:21:00	Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114-0326
518956122	+ Email/Text: RASEBN@raslg.com	Sep 11 2023 20:46:00	MTGLQ Investors, L.P., Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
518440254	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 11 2023 20:47:00	MTGLQ Investors, L.P., c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518583601	Email/Text: mtgbk@shellpointmtg.com	Sep 11 2023 20:47:00	MTGLQ Investors, L.P. c/o Shellpoint Mortgage Serv, P.O. Box 10826, Greenville, SC 29603-0826, MTGLQ Investors, L.P. c/o Shellpoint Mor, P.O. Box 10826, Greenville, SC 29603-0826
518583600	Email/Text: mtgbk@shellpointmtg.com	Sep 11 2023 20:47:00	MTGLQ Investors, L.P. c/o Shellpoint Mortgage Serv, P.O. Box 10826, Greenville, SC 29603-0826
518320273	+ EDI: NAVIENTFKASMSERV.COM	Sep 12 2023 00:21:00	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518320274	^ MEBN	Sep 11 2023 20:30:16	Navient, Po Box 3229, Wilmington, DE 19804-0229
518444970	EDI: PRA.COM	Sep 12 2023 00:21:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
518444217	EDI: PRA.COM	Sep 12 2023 00:21:00	Portfolio Recovery Associates, LLC, c/o Saks Fifth Avenue, POB 41067, Norfolk VA 23541
518407745	EDI: SALLIEMAEBANK.COM	Sep 12 2023 00:21:00	Sallie Mae, P.O. Box 3319, Wilmington, DE

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518320277	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 11 2023 20:47:00	19804-4319 Specialized Loan Servicing, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386
518320279	+ Email/Text: bankruptcy@signetjewelers.com	Sep 11 2023 20:47:00	Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
518320280	+ Email/Text: BKRMailOPS@weltman.com	Sep 11 2023 20:47:00	Sterling Jewelers, Inc., 375 Ghent Rd, Akron, OH 44333-4600
518320281	+ Email/Text: jchrist@stewardfs.com	Sep 11 2023 20:48:00	Steward Financial Svcs, Po Box 39, Maple Shade, NJ 08052-0039
518320282	+ EDI: RMSC.COM	Sep 12 2023 00:21:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518320283	+ EDI: RMSC.COM	Sep 12 2023 00:21:00	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
518320284	^ MEBN	Sep 11 2023 20:29:21	TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
518320285	^ MEBN	Sep 11 2023 20:28:48	TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000
519145474	^ MEBN	Sep 11 2023 20:29:36	U.S. Bank Trust National Association, et al., c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
519145475	^ MEBN	Sep 11 2023 20:29:34	U.S. Bank Trust National Association, et al., c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, U.S. Bank Trust National Association, et, c/o SN Servicing Corporation 95501-0305
518345561	+ Email/Text: electronicbkydocs@nelnet.net	Sep 11 2023 20:47:00	U.S. Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
518320286	+ Email/Text: bankruptcynotice@westlakefinancial.com	Sep 11 2023 20:47:00	Westlake Financial Services, Attn: Bankruptcy, Po Box 76809, Los Angeles, CA 90076-0809
518320287	+ Email/Text: bankruptcynotice@westlakefinancial.com	Sep 11 2023 20:47:00	Westlake Financial Services, 4751 Wilshire Blvd, Los Angeles, CA 90010-3847

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518320240	*+	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
518320242	*+	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
518320256	*+	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
518320257	*+	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
518320258	*+	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
518320259	*+	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
518320261	*+	Department of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
518320262	*+	Department of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
518320263	*+	Department of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
518320264	*+	Department of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561

TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2023 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Tiki Series IV Trust bkecf@friedmanvartolo.com cwohlab@ecf.courtdrive.com
Clifford B. Frish	on behalf of Debtor Jacqueline Staton-Johnson yrodriguez@goldmanlaw.org cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
David Coats	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Tiki Series IV Trust dcoats@ghidottiberger.com
David G. Beslow	on behalf of Debtor Jacqueline Staton-Johnson yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Jennifer D. Gould	on behalf of Creditor Steward Financial Services jennifer.gould@volvo.com mdepietro@stark-stark.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Tiki Series IV Trust bankruptcy@friedmanvartolo.com jschwalb@ecf.courtdrive.com
Kevin Gordon McDonald	on behalf of Creditor MTGLQ Investors L.P. kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Mark Goldman	on behalf of Debtor Jacqueline Staton-Johnson yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net
Shauna M Deluca	on behalf of Creditor MTGLQ Investors L.P. sdeluca@hasbanilight.com hllawpc@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12